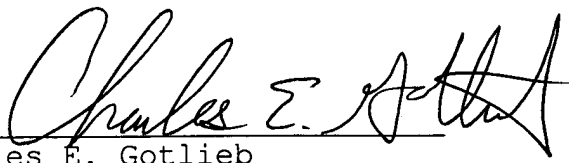


Remarks

Applicants are amending the claims to describe the invention more specifically. The total number of subscribers is provided to mutual fund management at the close of the subscription period, allowing for instant access to the number of subscribers.

Respectfully submitted,

January 25, 2006

By: 

Charles E. Gottlieb

Registration No. 38,164

Innovation Partners

540 University Ave., Suite 300

Palo Alto, CA 94301

(650) 328-0100